

Fill in this information to identify the case:

Debtor 1 Rafiq A. Khayat
 Debtor 2 Eulla M. Khayat
 (Spouse, if filing)
 United States Bankruptcy Court for the: Northern District of Ohio
 (State)
 Case number 16-14594

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT Court claim no. (if known): 13
 Last 4 digits of any number you use to identify the debtor's account: 8 0 9 3
 Property address: 36775 Lakeland Drive
 Number Street
Avon OH 44011
 City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05/01/2022
 MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ LeAnn E. Covey

Signature

Date 04 / 05 / 2022

Print LeAnn E. Covey
First Name Middle Name Last Name

Title Attorney

Company Clunk, Hoose Co., L.P.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address 495 Wolf Ledges Parkway
Number Street
Akron OH 44311
City State ZIP Code

Contact phone 330 436 0300
() -

Email bknotice@clunkhoose.com

CERTIFICATE OF SERVICE

I certify that on April 5, 2022, a true and correct copy of the Response to Notice of Final Cure was served:

Via the court's electronic case filing system on these entities and individuals who are listed on the court's electronic mail notice list:

Jann C. Washington, on behalf of Rafiq A. Khayat, at JannWashingtonEsq@gmail.com

Jann C. Washington, on behalf of Eulla M. Khayat, at JannWashingtonEsq@gmail.com

Lauren A. Helbling, Chapter 13 Trustee, at ch13trustee@ch13cleve.com

And by regular U.S. mail, postage prepaid, on:

Rafiq A. Khayat, at 36775 Lakeland Dr., Avon, OH 44011

Eulla M. Khayat, at 36775 Lakeland Dr., Avon, OH 44011

Clunk, Hoose Co., LPA

/S/ LeAnn E. Covey

LeAnn E. Covey (#0083289) - Ext. 2263

495 Wolf Ledges Pkwy

Akron, OH 44311

(330) 436-0300 - telephone

(330) 436-0301 - facsimile

bknotice@clunkhoose.com